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Nevada FSA Newsletter

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All Nevada Counties are Eligible for Emergency Loans

All Nevada counties were declared primary/contiguous disaster due to drought and heat using the streamlined Secretarial Disaster Designation process. Under this designation, producers with operations in any primary or contiguous county are eligible to apply for low interest emergency loans.

The streamlined disaster designation process issues a drought disaster declaration when a county has experienced a drought intensity value of at least a D2 (severe drought) level for eight consecutive weeks based on the U.S. Drought Monitor during the crop year.

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To find contact information for your local office go to www.fsa.usda.gov/nv

Emergency loans help producers recover from production and physical losses due to drought, flooding and other natural disasters or quarantine.

Producers have eight months from the date of the declaration to apply for emergency loan assistance. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of $500,000.

For more information about emergency loans, contact your local County USDA Service Center or visit fsa.usda.gov.

Farm Loan Graduation Reminder for Direct Loan Borrowers

Farm Service Agency (FSA) Direct Loans are considered a temporary source of credit available to producers who do not meet normal underwriting criteria for commercial banks.

FSA periodically conducts Direct Loan graduation reviews to determine a borrower's ability to graduate to commercial credit. If the borrower's financial condition has improved to a point where they can refinance their debt with commercial credit, they will be asked to obtain other financing and partially or fully pay off their FSA debt.

By the end of a producer's operating cycle, the Agency will send a letter requesting a current balance sheet, actual financial performance and a projected farm budget. The borrower has 30 days to return the required financial documents. This information will be used to evaluate the borrower's potential for refinancing to commercial credit.

If a borrower meets local underwriting criteria, FSA will send the borrower's name, loan type, balance sheet, and projected cash flow to commercial lenders. The borrower will be notified when loan information is sent to local lenders.

If any lenders are interested in refinancing the borrower's loan, FSA will send the borrower a letter with a list of lenders interested in refinancing the loan. The borrower must contact the lenders and complete an application for commercial credit within 30 calendar days.

If a commercial lender rejects the borrower, the borrower must obtain written evidence that specifies the reasons for rejection and submit to their local FSA farm loan office.

If a borrower fails to provide the requested financial information or to graduate, FSA will notify the borrower of noncompliance, FSA's intent to accelerate the loan, and appeal rights.

USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers

The USDA Farm Service Agency (FSA) reminds producers that FSA offers targeted farm ownership and farm operating loans to assist underserved applicants and beginning farmers and ranchers.

USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.

Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.

The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA offers Microloans through the direct loan program. Microloans focus on the financing needs of small, beginning farmer, niche, and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more about microloans, visit fsa.usda.gov/microloans.

To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.

For more information on FSA's farm loan programs and targeted underserved and beginning farmer guidelines, contact your local County USDA Service Center or visit fsa.usda.gov/farmloans.

Change to Policy on Filing a Notice of Loss for Grazed Forage Producers with NAP Coverage

For the 2021 and subsequent crop years, NAP forage producers with the intended use of grazing who elect to use independent assessments or other approved alternative loss percentage methods to establish their loss are no longer required to file a CCC-576 Notice of Loss with FSA. However, a CCC-576 Application for Payment form must be submitted to FSA no later than 60 calendar days after the coverage period ends.

Producers that elect to have the grazing loss determined using similar mechanically harvested units still must timely file a CCC-576 Notice of Loss within 15 days of the disaster event or damage to the crop first becomes apparent or within 15 days of harvest.

Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits.

The following are FSA signature guidelines:

- A married woman must sign her given name: Mrs. Mary Doe, not Mrs. John Doe
- For a minor, FSA requires the minor's signature and one from the minor’s parent

Note, by signing a document with a minor, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, etc.

When signing on one’s behalf the signature must agree with the name typed or printed on the form or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc.

FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information.

Examples of documents not approved for FAXED signatures include:

- Promissory note
- Assignment of payment
- Joint payment authorization
- Acknowledgement of commodity certificate purchase

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office.

Spouses cannot sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities. Likewise, a spouse cannot sign a document on behalf of the other in order to affirm the eligibility of oneself.

Any member of a general partnership can sign on behalf of the general partnership and bind all members unless the Articles of Partnership are more restrictive. Spouses may sign on behalf of each other’s individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office. Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts must consist of an indicator “by” or “for” the individual’s name, individual’s name and capacity, or individual’s name, capacity, and name of entity.

For additional clarification on proper signatures contact your local FSA office.

USDA Expands and Renews Conservation Reserve Program

Agriculture Secretary Tom Vilsack announced today that USDA will open enrollment in the Conservation Reserve Program (CRP) with higher payment rates, new incentives, and a more targeted focus on the program's role in climate change mitigation. Additionally, USDA is announcing investments in partnerships to increase climate-smart agriculture, including $330 million in 85 Regional Conservation Partnership Program (RCPP) projects and $25 million for On-Farm Conservation Innovation Trials. Secretary Vilsack made the announcement today at the White House National Climate Task Force meeting to demonstrate USDA's commitment to putting American agriculture and forestry at the center of climate-smart solutions to address climate change.

The Biden-Harris Administration is working to leverage USDA conservation programs for climate mitigation, including continuing to invest in innovation partnership programs like RCPP and On-Farm Trials as well as strengthening programs like CRP to enhance their impacts.

Conservation Reserve Program

USDA's goal is to enroll up to 4 million new acres in CRP by raising rental payment rates and expanding the number of incentivized environmental practices allowed under the program. CRP is one of the world's largest voluntary conservation programs with a long track record of preserving topsoil, sequestering carbon, and reducing nitrogen runoff, as well providing healthy habitat for wildlife.

CRP is a powerful tool when it comes to climate mitigation, and acres currently enrolled in the program mitigate more than 12 million metric tons of carbon dioxide equivalent (CO_2e). If USDA reaches its goal of enrolling an additional 4 million acres into the program, it will mitigate an additional 3 million metric tons of CO_2 equivalent and prevent 90 million pounds of nitrogen and 33 million tons of sediment from running into our waterways each year.

CRP's long-term goal is to establish valuable land cover to help improve water quality, improve soil health and carbon sequestration, prevent soil erosion, and reduce loss of wildlife habitat. USDA's Farm Service Agency (FSA) offers a number of signups, including the general signup and continuous signup, which are both open now, as well as a CRP Grasslands and pilot programs focused on soil health and clean water.

New Climate-Smart Practice Incentive

To target the program on climate change mitigation, FSA is introducing a new **Climate-Smart Practice Incentive** for CRP general and continuous signups that aims to increase carbon sequestration and reduce greenhouse gas emissions. Climate-Smart CRP practices include establishment of trees and permanent grasses, development of wildlife habitat, and wetland restoration. The Climate-Smart Practice Incentive is annual, and the amount is based on the benefits of each practice type.

Higher Rental Rates and New Incentives

In 2021, CRP is capped at 25 million acres, and currently 20.8 million acres are enrolled. Furthermore, the cap will gradually increase to 27 million acres by 2023. To help increase producer interest and enrollment, FSA is:

- **Adjusting soil rental rates.** This enables additional flexibility for rate adjustments, including a possible increase in rates where appropriate.
- **Increasing payments for Practice Incentives from 20% to 50%.** This incentive for continuous CRP practices is based on the cost of establishment and is in addition to cost share payments.
- **Increasing payments for water quality practices.** Rates are increasing from 10% to 20% for certain water quality benefiting practices available through the CRP continuous signup, such as grassed waterways, riparian buffers, and filter strips.
- **Establishing a CRP Grassland minimum rental rate**. This benefits more than 1,300 counties with rates currently below the minimum.

Enhanced Natural Resource Benefits

To boost impacts for natural resources, FSA is:

- **Moving State Acres for Wildlife Enhancement (SAFE) practices to the CRP continuous signup.** Unlike the general signup, producers can sign up year-round for the continuous signup and be eligible for additional incentives.
- **Establishing National Grassland Priority Zones.** This aims to increase enrollment of grasslands in migratory corridors and environmentally sensitive areas.
- **Making Highly Erodible Land Initiative (HELI) practices available in both the general and continuous signups**.

Expanding Prairie Pothole Soil Health and Watershed Programs

CRP has two pilot programs — the Soil Health and Income Protection Program (SHIPP) and the Clean Lakes, Estuaries and Rivers 30-year contracts (CLEAR30).

- For SHIPP, which is a short-term option (3, 4, or 5-year contracts) for farmers to plant cover on less productive agricultural lands, FSA will hold a 2021 signup in the Prairie Pothole states.
- The CLEAR30 pilot, a long-term option through CRP, will be expanded from the Great Lakes and Chesapeake Bay pilot regions to nationwide.

Increasing Technical Assistance Capacity and Impact Measurement

USDA technical assistance through the Natural Resources Conservation Service (NRCS) is critical to enable producers to plan and implement conservation practices that are appropriate for their needs. To ensure increased enrollment and support for producers, USDA is increasing NRCS technical assistance capacity for CRP by $140 million.

Additionally, in order to better target the program toward climate outcomes, USDA will invest $10 million in the CRP Monitoring, Assessment and Evaluation (MAE) program to measure and monitor the soil carbon and climate resilience impacts of conservation practices over the life of new CRP contracts. This will enable the agency to further refine the program and practices to provide producers tools for increased climate resilience.

To learn more about updates to CRP, download our “What’s New with CRP” fact sheet.

Partnership Programs Contribute to Priorities

In addition to changes to CRP, Secretary Vilsack also announced significant investments for climate-smart policies. First, NRCS is investing $330 million in 85 locally driven, public-private partnerships under the Regional Conservation Partnership Program to address climate change and other natural resources challenges. NRCS will announce more details on the RCPP project selections on April 26.

Second, NRCS is investing $25 million in proposals for On-Farm Trials, which are part of the Conservation Innovation Grants program. NRCS is seeking proposals through June 21. Project priorities include climate-smart agricultural solutions and soil health practices.

Under the Biden-Harris Administration, USDA is engaged in a whole-of-government effort to combat the climate crisis and conserve and protect our nation's lands, biodiversity, and natural resources including our soil, air and water. Through conservation practices and partnerships, USDA aims to enhance economic growth and create new streams of income for farmers, ranchers, producers and private foresters. Successfully meeting these challenges will require USDA and our agencies to pursue a coordinated approach alongside USDA stakeholders, including state, local, and tribal governments.

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit www.usda.gov.

Conservation Efforts Continue on America's Farms, Ranches Amid Challenging Year

The USDA's Natural Resources Conservation Service continued its conservation work across the country despite a tough 2020 marked with a pandemic and several natural disasters. The agency helped farmers, ranchers and forest landowners implement conservation practices on their working lands, which help conserve natural resource such as soil, water and wildlife as well as boost producers' bottom lines. Additionally, NRCS launched new online tools that increased the efficiency, effectiveness and delivery of crucial programs.

This year, NRCS worked with producers and communities to:

- Develop more than 100,000 conservation plans.
- Co-invest $1.32 billion through the Environmental Quality Incentives Program(EQIP) to put conservation practices on 10 million acres, as well as $507 million through the Conservation Stewardship Program (CSP) to put conservation enhancements on 9.3 million acres.
- Enroll more than 430 new easements, totaling 230,000 acres, into the Agricultural Conservation Easement Program (ACEP).
- Enter into over 420 agreements with local sponsors to cooperatively implement emergency recovery measures through the Emergency Watershed Protection Program (EWP) and obligated more than $251 million in EWP funds in FY 2020.

Keeping Livestock Inventory Records

Livestock inventory records are necessary in the event of a natural disaster, so remember to keep them updated.

When disasters strike, the USDA Farm Service Agency (FSA) can help you if you've suffered excessive livestock death losses and grazing or feed losses due to eligible natural disasters.

To participate in livestock disaster assistance programs, you'll be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to your local FSA office within 30 calendar days of when the loss of livestock is apparent. For grazing or feed losses, you must submit a notice of loss to your local FSA office within 30 calendar days of when the loss is apparent and should maintain documentation and receipts.

You should record all pertinent information regarding livestock inventory records including:

- Documentation of the number, kind, type, and weight range of livestock
- Beginning inventory supported by birth recordings or purchase receipts.

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